



## Net stable funding Ratio (“NSFR”) minimum disclosure template – quarter ended 31 December 2025

In line with the disclosure requirements of the Guideline on Net Stable Funding Ratio, the table below presents a summary of the NSFR details for the bank as at 31 December 2025:

Minimum NSFR Disclosure Requirements Template						
Reporting Period: December 2025		Unweighted value by residual maturity			Weighted value	
<i>(Reporting currency: USD)</i>		No maturity	< 6 months	≥ 6 months to < 1 year		≥ 1yr
SN	ASF Item					
1	<b>Capital: (SN 2+SN 3)</b>	231,669,874	-	-	-	231,669,874
2	<i>Regulatory capital</i>	231,669,874	-	-	-	231,669,874
3	<i>Other capital instruments</i>	-	-	-	-	-
4	<b>Retail deposits and deposits from small business</b>	-	-	-	-	-
5	<i>Stable deposits</i>	-	-	-	-	-
6	<i>Less stable deposits</i>	-	-	-	-	-
7	<b>Wholesale funding (SN 8+ SN 9)</b>	-	844,937,827	86,470,120	-	465,703,973
8	<i>Operational deposits</i>	-	393,609,632	-	-	196,804,816
9	<i>Other wholesale funding</i>	-	451,328,195	86,470,120	-	268,899,157
10	<b>Other liabilities: (SN 11+ SN 12)</b>	-	1,546,565,565	-	280,359,578	280,359,578
11	<i>NSFR derivative liabilities</i>	-	-	-	-	-
12	<i>All other liabilities and equity not included in the</i>	-	1,546,565,565	-	280,359,578	280,359,578
13	<b>Total ASF (SN 1+SN 4+ SN 7+SN 10)</b>					977,733,425
	RSF Item					
14	<b>Total NSFR High Quality Liquid Assets (HQLA)</b>					69,347,946
15	<b>Deposits held at financial institutions for operational</b>	-	-	-	-	-
16	<b>Performing loans and securities: (SN 17+ SN 18+ SN 20+ SN 22+ SN 23)</b>	-	939,794,880	250,047,179	305,293,785	558,315,909
17	Performing loans to financial institutions secured by	-	-	-	-	-
18	Performing loans to financial institutions secured by non HQLA 1 and unsecured performing loans to	-	861,329,281	114,695,559	35,736,073	222,283,245
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and	-	78,465,599	24,557,500	62,311,805	104,476,583
20	<i>With a risk weight of less than or equal to 35% under the Guideline on Standardised Approach to Credit</i>	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	-	-
22	<i>With a risk weight of 35% under the the Guideline on</i>	-	-	-	-	-
23	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	-	110,794,121	207,245,906	231,556,081
24	<b>Other assets: (SN 25+SN 26+ SN 27+ SN 28+ SN 29)</b>	-	37,417,338	-	73,969,477	
25	<i>Physical traded commodities, including gold</i>	-	-	-	-	-
26	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of a</i>	-	-	-	-	-
27	<i>NSFR derivative assets</i>	-	-	-	14,678,350	14,678,350
28	<i>NSFR derivative liabilities before deduction of</i>	-	-	-	3,024,053	3,024,053
29	<i>All other assets not included in the above categories</i>	-	37,417,338	-	56,267,074	93,684,412
30	<b>Off-balance sheet items</b>					3,000,730
31	<b>Total RSF (SN 14+ SN 15+ SN 16+ SN 24+SN 30)</b>					742,051,402
32	<b>Net Stable Funding Ratio (%) (SN 13/ SN 31)</b>					132%

The NSFR aims at decreasing funding risk and promoting resilience over a one-year time horizon by creating incentives for a bank to fund its activities with more stable sources of funding on an ongoing basis thereby reducing its probability of distress and by the same token potential broader systemic stress.

NSFR is the ratio between the amount of available stable funding (ASF) and the amount of required stable funding (RSF). ASF factors are applied to balance sheet liabilities and capital, based on their perceived stability and the amount of stable funding they provide. Likewise, RSF factors are applied to assets and off-balance sheet exposures according to the amount of stable funding they require.

On consolidated currency basis, the NSFR was 132% for the quarter ended December 2025, an increase compared to quarter ended Sep 2025 where NSFR stood at 128%. The movement was mainly caused by a decrease in loans to non-financial clients, which led to the drop in RSF. The NSFR for MUR and material currencies were also above the regulatory requirements for the quarter ended December 2025.